

# Peach Financial Group - Generic Application

Please try to answer all questions that are relevant to your application. The information that you provide here will be transposed onto the lender's online application therefore any errors will be reproduced and may result in delays. You can print this document and complete by hand or install a free Form Filler application from our web site and this allows you to type information, save and edit - then just upload or email the pdf back to us (check email for link).

We recommend that you keep a copy of this document for your own records. We also realise that the information contained here is highly personal and so we recommend that you either fax or use our secure document upload facility for this and all your supporting documents. Fax Aust - 02 85806399 UK 20 7149 9979

I am applying for Unconditional Approval

Approval in Principal

## Applicant 1

Mr  Mrs  Ms  Miss Other

Surname

First name

Middle name

Date of birth (DD/MM/YYYY)

Sex

Male  Female

Driver's licence number

No of dependants

Age of dependants

Spouse's name

### Contact number

Phone number – Home

Phone number – Work

Mobile number

### Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years

Months

### Current residential status

Owner

Renting

Boarding

Paying mortgage

Living with parents

Other (if other, please specify below)

Previous - If above address is less than 3 years

Unit number

Street number

Street name

Suburb

State

Postcode

## Applicant 2

Mr  Mrs  Ms  Miss Other

Surname

First name

Middle name

Date of birth (DD/MM/YYYY)

Sex

Male  Female

Driver's licence number

No of dependants

Age of dependants

Spouse's name

### Contact number

Phone number – Home

Phone number – Work

Mobile number

### Current residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Time at current address

Years

Months

### Current residential status

Owner

Renting

Boarding

Paying mortgage

Living with parents

Other (if other, please specify below)

Previous - If above address is less than 3 years

Unit number

Street number

Street name

Suburb

State

Postcode

## Your Income

### Applicant 1

	Gross monthly income* (\$)
Base income (including Lo Doc)**	<input type="text"/>
Regular overtime (last two years)	<input type="text"/>
Second job income	<input type="text"/>
Family Tax Benefits (Part A+B)	<input type="text"/>
Child Maintenance	<input type="text"/>
Investment income	<input type="text"/>
Existing rental income	<input type="text"/>
Proposed rental income	<input type="text"/>
Other income (e.g. commission/bonus)	<input type="text"/>
Car allowance^	<input type="text"/>
Fully maintained car ^^ <input type="checkbox"/>	
<b>TOTAL INCOME</b>	<input type="text"/>

\*How to convert to gross monthly amounts (before tax). Yearly – divide by 12. Weekly – multiply by 52 then divide by 12. Fortnightly – multiply by 26 then divide by 12.

^ Paid to you by your employer to cover vehicle running costs.

^^ Only tick this box if your employer is providing a fully maintained car (not part of packaged income).

### Applicant 2

	Gross monthly income* (\$)
Base income (including Lo Doc)**	<input type="text"/>
Regular overtime (last two years)	<input type="text"/>
Second job income	<input type="text"/>
Family Tax Benefits (Part A+B)	<input type="text"/>
Child Maintenance	<input type="text"/>
Investment income	<input type="text"/>
Existing rental income	<input type="text"/>
Proposed rental income	<input type="text"/>
Other income (e.g. commission/bonus)	<input type="text"/>
Car allowance^	<input type="text"/>
Fully maintained car ^^ <input type="checkbox"/>	
<b>TOTAL INCOME</b>	<input type="text"/>

## Employment Details

### Applicant 1

Name of current employer (if self-employed, your trading name)

#### Current employment status

Salaried    Self-employed    Social benefits    Retired  
 Student    Home duties    Unemployed

#### Current employment type

Full-time    Part-time    Casual/Temp

#### Occupation

Date commenced (DD/MM/YY)   No of employers in last four years  
/ /   

Address of current employer (if self-employed, your business address)

Unit number   Street number  
  

Street name

Suburb   State   Postcode  
     

### Applicant 2

Name of current employer (if self-employed, your trading name)

#### Current employment status

Salaried    Self-employed    Social benefits    Retired  
 Student    Home duties    Unemployed

#### Current employment type

Full-time    Part-time    Casual/Temp

#### Occupation

Date commenced (DD/MM/YY)   No of employers in last four years  
/ /   

Address of current employer (if self-employed, your business address)

Unit number   Street number  
  

Street name

Suburb   State   Postcode  
     

## COMPLETE THIS SECTION IF YOU HAVE BEEN WITH CURRENT EMPLOYER LESS THAN 3 YEARS

Name of previous employer

#### Previous employment status

Salaried    Self-employed    Social benefits    Retired  
 Student    Home duties    Unemployed

Previous occupation (if self-employed, type of business/industry)

Time with previous employer  
 Years    Months

Name of previous employer

#### Previous employment status

Salaried    Self-employed    Social benefits    Retired  
 Student    Home duties    Unemployed

Previous occupation (if self-employed, type of business/industry)

Time with previous employer  
 Years    Months

## Assets

	Suburb	Post code	Value (\$)	Monthly Investment Income* (\$)
Existing property (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Investment property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor vehicle 1 (include make, model & year)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Motor vehicle 2 (include make, model & year)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Other assets e.g. furniture, personal effects, collectables, boat, etc.	<input type="text"/>		<input type="text"/>	
Savings with (name of institution):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Deposit already paid on new home or investment property	<input type="text"/>		<input type="text"/>	
Investments:	Superannuation	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>TOTAL ASSETS</b>			<input type="text"/>	<input type="text"/>

\*How to convert to monthly amounts: Yearly income – divide by 12. Weekly income – multiply by 52 then divide by 12. Fortnightly income – multiply by 26 then divide by 12.

## Liabilities

	Amount owing (\$)	Facility limit/redraw(\$)	Monthly payment (\$)	Financier
Existing mortgage (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing mortgage (investment property 1)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing mortgage (investment property 2)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal loans or hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car lease	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other debts (store account/s, HECS, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contingent liability (e.g. guaranteed debt)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current rent/board paid (if applicable)			<input type="text"/>	
Child maintenance			<input type="text"/>	
Credit card limits	<input type="text"/>	<input type="text"/>		<input type="text"/>
	<input type="text"/>	<input type="text"/>		<input type="text"/>
	<input type="text"/>	<input type="text"/>		<input type="text"/>
<b>TOTAL LIABILITIES</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

## Where to from here?

Thanks for completing the application form - please make sure that you have saved or copied it for your records.

We will use the information that you have provided and in addition to the supporting documents to prepare a full loan application with your chosen lender. We will then print a summary of the application and provide that to you along with several additional documents. These may include a Finance Broking Agreement, Privacy and Consent, First Home Buyers Grant, Rebate Agreement etc. We will try to keep these to a minimum however we are bound by regulatory and lender's requirements.

Please do not post anything until we instruct you to do so. However once instructed we urge you to proceed without delay. In due course we will keep you notified of the progress of your application. Once your loan is approved you will receive a letter of offer and mortgage documents. You should seek legal advice and assistance with the completion of these documents. Lenders will typically require a minimum 10 working days to arrange settlement so please do not delay returning your mortgage documents.

You can contact your application manager on 1300 137 586 international 61 2 6626 6832 ( UK clients call London 20 7149 9979 ) or by fax on 02 8580 6399 ( UK 20 7149 9979 ) .

If you have misplaced your application managers email send to [info@peachfinancial.com.au](mailto:info@peachfinancial.com.au) and it will be promptly & correctly redirected. If you are having difficulty contacting any member of our staff please do not hesitate to ask reception to put you through to our general manager, Andrew Hunter. Or you can email him at [ahunter@peachfinancial.com.au](mailto:ahunter@peachfinancial.com.au)

## Supporting Documents

The following is a list of supporting documents that we will require to go with your loan application - you may be asked to provide additional information. Initially we want you to fax or upload copies so that we can verify that you have everything correct. Once we have done this we will require you to express post the originals and certified copies (see below) direct to your application manager. We recognise the importance of security for your information and so we provide a secure document upload facility at <https://www.peachhomeloans.com.au/cgi-bin/peachbox.cgi>

1. Identification (certified copies);
  - \* If you are an existing loan or transaction account customer (does not include credit card) of the lender we are using for this application, you only need to provide a recent statement confirming your current account number, name and address, otherwise;
  - \* Please print the attached identification form and follow the instructions. While several forms of identification are acceptable we prefer you to provide a photo drivers license and current passport if available - when copying these they must be clear and so we recommend that they are enlarged and lightened. You then need to take the copies and the originals to the person certifying your ID. Ensure the certifier reads and completes any required information on the form AND writes on the copies "This is a true copy of an original document provided". They must also print their name, date, sign and include title and qualification.
  - \* Please note, if you are applying for FHOG, you should use only a solicitor or a JP and include your birth certificate. If you were not born in Australia, please include a current passport and evidence of permanent residency/citizenship.
2. Income Verification (originals);
  - \* provide two most recent computer generated pay slips or 3 months bank statements showing wages deposits and a letter from your employer
  - \* ATO Notice of Assessment
  - \* 2 years taxation returns for all entities and ATO notice of assessments
  - \* Copy of lease or rental statement for any existing rental properties
  - \* Family Assistance Statement, no older than 6 weeks
  - \* rental appraisal for any new investment property purchase not currently tenanted
3. Liabilities & Expenses (originals);
  - \* Latest monthly statement of any liability eg: car loan, mortgage or credit cards
  - \* Most recent consecutive 6 month statements for any loan being refinanced by this application. Statement must include name, address and account number. If current statement not available you can provide an 'old' statement accompanied by an internet transaction history to confirm current good conduct.
4. Assets (originals) ;
  - \* Rates notice of all properties owned
  - \* Bank statement confirming current balance which includes your name, address and account number. You can provide an 'old' statement accompanied by an internet transaction balance confirmation.
  - \* First home buyers must prove savings record please provide most recent consecutive 6 months of savings account statements that show accumulated savings of at least 3% of the purchase price.
5. Contract of Sale (for FHOG must be certified copy otherwise a clear copy)
  - \* We only require the pages showing the property details ( address, lot number etc) and the signature pages (even if you have not yet signed them).

Thank you for choosing Peach